

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

FRANK R. SKRAJNY  
JANET E. OWAD-SKRAJNY  
Debtor(s)

Case No. 19-20606JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/18/2019.
- 2) The plan was confirmed on 03/29/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/03/2019, 07/30/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/01/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$70,071.51.
- 10) Amount of unsecured claims discharged without full payment: \$59,116.62.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$148,829.70  
Less amount refunded to debtor \$2,108.03

**NET RECEIPTS: \$146,721.67**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,400.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$7,112.82  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,512.82**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	6,109.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	872.00	928.20	928.20	435.08	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	6,109.00	6,109.45	6,109.45	2,863.66	0.00
BANK OF AMERICA NA**	Unsecured	2,780.00	2,979.58	2,979.58	1,396.61	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	5,991.00	6,305.28	6,305.28	2,955.45	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	4,081.00	4,207.60	4,207.60	1,972.22	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,512.00	2,698.62	2,698.62	1,264.91	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	279.00	266.30	266.30	124.82	0.00
CAPITAL ONE NA**	Unsecured	3,067.00	3,279.59	3,279.59	1,537.23	0.00
CAVALRY INVESTMENTS LLC - ASSIGNEE	Unsecured	NA	8,396.60	0.00	0.00	0.00
CAVALRY SPV II LLC* - ASSIGNEE	Unsecured	NA	1,587.41	0.00	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	1,561.00	1,631.40	1,631.40	764.69	0.00
CHASE BANK USA NA(*)	Unsecured	472.00	568.48	568.48	266.46	0.00
CHASE CARD SERVICES**	Unsecured	1.00	NA	NA	0.00	0.00
COSTCO	Unsecured	1,224.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATION	Secured	193,000.00	196,840.20	0.00	92,395.36	0.00
FREEDOM MORTGAGE CORPORATION	Secured	0.00	48.64	48.64	48.64	0.00
KING SIZE	Unsecured	1,896.65	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,071.63	1,336.02	1,336.02	626.23	0.00
MERRICK BANK	Unsecured	2,470.00	2,308.71	2,308.71	1,082.15	0.00
NAVIENT SOLUTIONS LLC O/B/O AID	Unsecured	10,340.00	9,384.82	9,384.82	4,398.92	0.00
NISSAN MOTOR ACCEPTANCE CORPORATION	Priority	0.00	2,090.00	0.00	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	0.00	80.84	5,255.84	2,463.56	0.00
ONE MAIN FINANCIAL GROUP LLC A	Secured	16,128.33	13,275.00	8,100.00	8,100.00	409.93
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	230.61	230.61	108.09	0.00
PNC BANK NA	Unsecured	7,539.00	7,624.07	7,624.07	3,573.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,752.00	3,929.99	3,929.99	1,842.09	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	534.00	635.04	635.04	297.66	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,077.00	2,182.80	2,182.80	1,023.13	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,658.00	3,775.28	3,775.28	1,769.58	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,084.00	2,170.25	2,170.25	1,017.25	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,510.00	1,654.39	1,654.39	775.46	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,043.00	1,169.10	1,169.10	547.99	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,981.00	2,067.98	2,067.98	969.31	0.00
SEARS/CITI CARD USA*++	Unsecured	1,912.72	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	2,989.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	1,492.88	NA	NA	0.00	0.00
TARGET	Unsecured	277.42	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	290.00	381.37	381.37	178.76	0.00
THD/CBSD	Unsecured	9,374.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$92,395.36	\$0.00
Mortgage Arrearage	\$48.64	\$48.64	\$0.00
Debt Secured by Vehicle	\$8,100.00	\$8,100.00	\$409.93
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,148.64</b>	<b>\$100,544.00</b>	<b>\$409.93</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$73,080.77</b>	<b>\$34,254.92</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$11,512.82</u>
Disbursements to Creditors	<u>\$135,208.85</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$146,721.67</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/30/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.